

## Nonmetro Elders Better Off than Metro Elders on Some Measures, Not on Others

*A larger share of the nonmetro population was age 60 and older (18 percent) in 1996 than the metro population (15 percent). At ages 75 and older, half of all elderly persons are living alone. This is associated with a greater likelihood of being poor: 42 percent of nonmetro persons age 75 and older were poor or near-poor, compared with 28 percent of their metro counterparts.*

The U.S. population is aging, and the number of older Americans is expected to more than double by 2030. Older persons are at greater risk of disability and are more substantial users of health, medical, and other services than the general population. The aging of the population poses new social and policy challenges—the future size of the older population is of fundamental importance for planning budget outlays and assessing the liabilities of federally sponsored health and pension programs. The elderly population is remarkably heterogeneous. The nonmetro elderly have characteristics and needs that differ from the metro elderly. One-quarter of all older persons live in nonmetro areas, many of which are deficient in health and social services. A social and economic profile of the elderly will aid in future planning to meet the needs of this growing segment of the population.

The population age 60 and older in 1996 represents a larger share of the nonmetro population (18 percent) than the metro population (15 percent). Nearly 6 percent of the nonmetro population and 5 percent of the metro population were age 75 and older in 1996. The survey data used in this article exclude the institutionalized older population, which represents 5 percent of the older population. As the aging process itself leads to a number of changes in an individual's health, social, and economic circumstances, comparisons are made between the young old, ages 60-74 years, and the oldest old, ages 75 and older. The pre-retirement age group 55-59 is used as a comparison group.

The accompanying population pyramids for metro and nonmetro areas (fig. 1) reflect a similar age-sex distribution of the population age 55 and older. Women outnumber men at older ages. The proportion of females was higher than males at ages 70 and older and increased with each age bracket. In 1996, there were 5 million women age 60 and older to 4 million men in nonmetro areas, and 18 million older women to 14 million older men in metro areas. The difference between the number of men and women increases with advancing age—by age 75, women outnumber men almost 2 to 1. In nonmetro areas, there were 1.9 million women age 75 and older to 1.1 million men, and in metro areas, there were 6.5 million elderly women to 3.9 million men.

### A Smaller Proportion of Minority Elders Reside in Nonmetro Than in Metro Areas

The older population is predominantly White; in 1996, 93 percent of nonmetro persons age 60 and older were White, and 88 percent of metro persons age 60 and older were White. In 1996, nearly 10 percent of metro elders age 60-74 were Black, compared with 6 percent of nonmetro elders; 7 percent of 60- to 74-year-olds in metro areas were of Hispanic origin, compared with 3 percent of their nonmetro counterparts. Minorities are a smaller share of the older population than of the general population; 14 percent of all metro residents and 9 percent of nonmetro residents were Black. Hispanics represented 12 percent of the metro population and 5 percent of the nonmetro population. The older population is becoming more racially and ethnically diverse, and greater ethnic and racial diversity will characterize the elderly population in the 21st century.

### The Nonmetro South Has the Largest Share of the Elderly

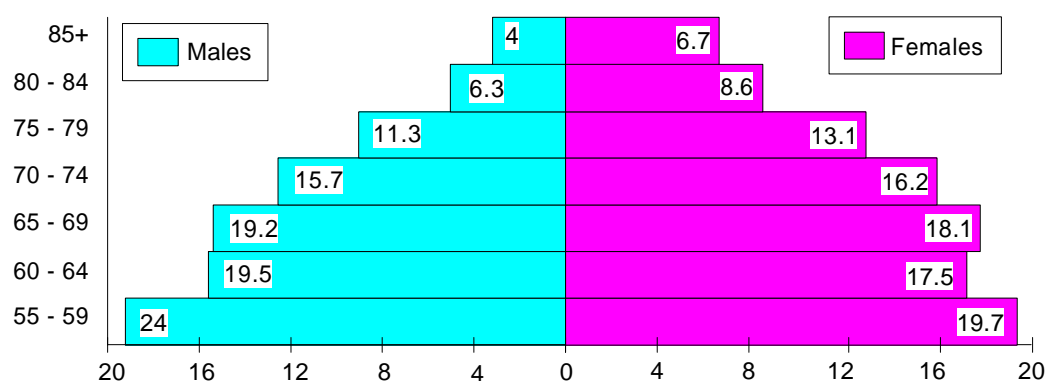
The older population is concentrated in the South; also a substantial proportion of the nonmetro elderly resides in the Midwest. Among nonmetro elders ages 60-74, 46 percent resided in the South and 31 percent in the Midwest in 1996. Among their metro counterparts, 34 percent were in the South and 21 percent in the Midwest. The regional distribution of the older population does not differ from that of the general population. Many regions dependent on farming and mining, and with a prior history of slow growth and net outmigration—such as the Corn Belt, Great Plains, and Southern Appalachian Coal Fields—have been aging through the loss of young adults. Some areas have gained

older residents, largely because of an influx of retirees. Other areas have sustained decade-long losses of outmigrating, young working-age people, while older persons have remained and become an ever-increasing proportion of the total population. This changing geographic distribution of the older population has resulted in disparities between resources and needs—such as medical services, social services, housing, and long-term care—in communities, regions, and States. As noted in the previous article in this issue on Population, many counties have been experiencing declining numbers and proportions of the population 65 and older since 1990, as migration-depleted middle age groups move into older ages and the younger population holds steady or grows.

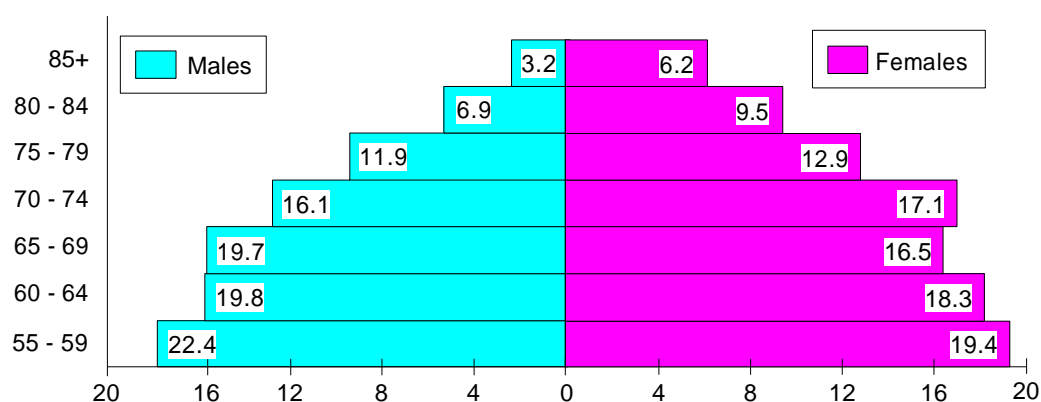
Figure 1

### Percent distribution of metro persons 55 and older by age and sex, 1996

*At age 70 and older, the proportion of females is greater than that of males*



### Percent distribution of nonmetro persons 55 and older by age and sex, 1996



Source: 1996 March Current Population Survey (CPS) data file.

### The Likelihood of Widowhood and Living Alone Increases with Advancing Age

Nonmetro older persons are more likely to be married than their metro counterparts; in 1996, 71 percent of nonmetro and 66 percent of metro persons age 60-74 were married (fig. 2). Widowhood increases with advancing age; by age 75, 48 percent of metro and 50 percent of nonmetro elders were widowed. The female population is more likely to be widowed. In 1996, 82 percent of nonmetro widowed persons age 60 and older were female. A person's marital status also affects whether one lives alone. The likelihood of living alone increases with advancing age; by age 75, 51 percent of nonmetro elders and nearly 48 percent of metro elders were living alone (fig. 3). Persons living alone are more likely to experience poverty.

### Nonmetro Elderly Are Not Healthier Than Their Metro Counterparts

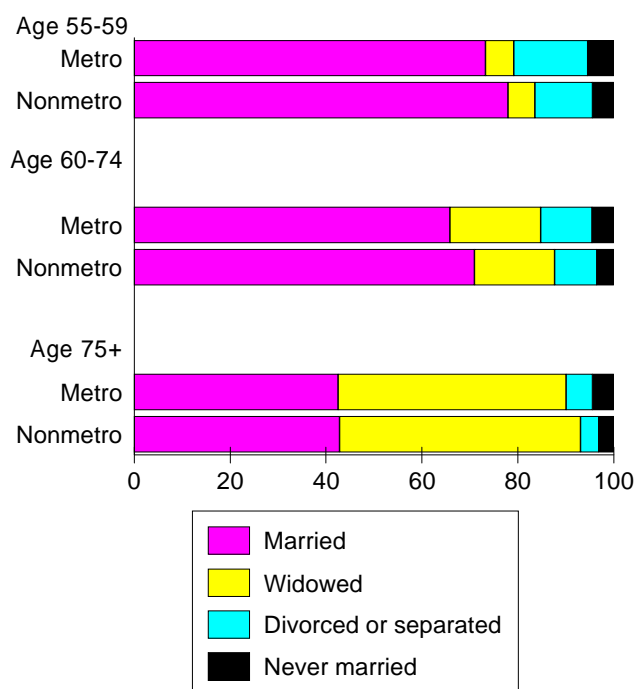
Nonmetro elders were more likely to assess their health as fair or poor (28 percent of 65- to 74-year-olds in 1994) than metro elders (24 percent) (fig. 4). With advancing age, more self-assessments of health shifted to fair or poor, and nonmetro elders continued to report poorer health than their metro counterparts. At age 75 and older, 35 percent of nonmetro and 29 percent of metro elders rated their health as fair or poor. In 1996, 27 percent of 60- to 74-year-olds in nonmetro areas and 20 percent in metro areas reported having a health problem. By age 75, this residential difference had widened; 43 percent of nonmetro elders versus 30 percent of metro elders reported health problems.

Despite differences in self-assessed health status, comparable proportions of nonmetro and metro elders were covered by Medicare; about 65 percent at ages 60-74 and 98 percent at ages 75 and above. However, nonmetro elders are more likely than metro elders to have to travel longer to reach their usual source of care. Since many nonmetro areas are deficient in health care and social services, the lesser availability of services may cause a greater number of elderly persons in nonmetro areas to have unmet needs.

Figure 2

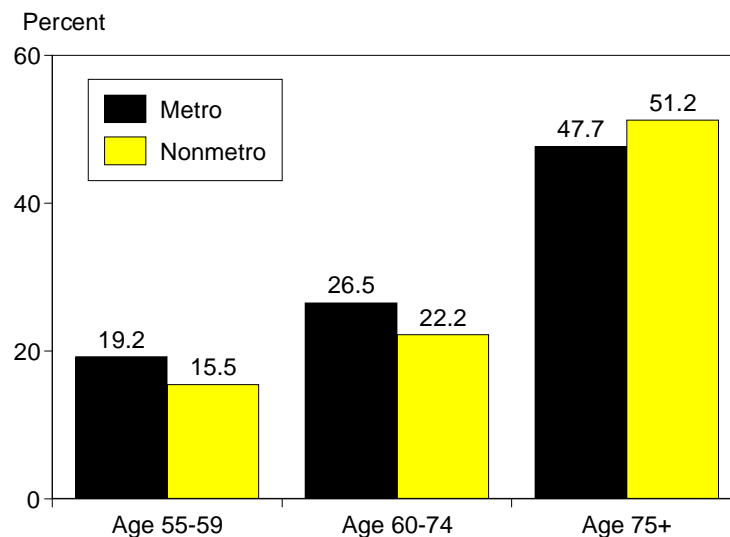
#### Percent distribution of persons 55 and older by marital status and residence, 1996

*A pronounced increase in the percentage widowed occurs with advancing age*



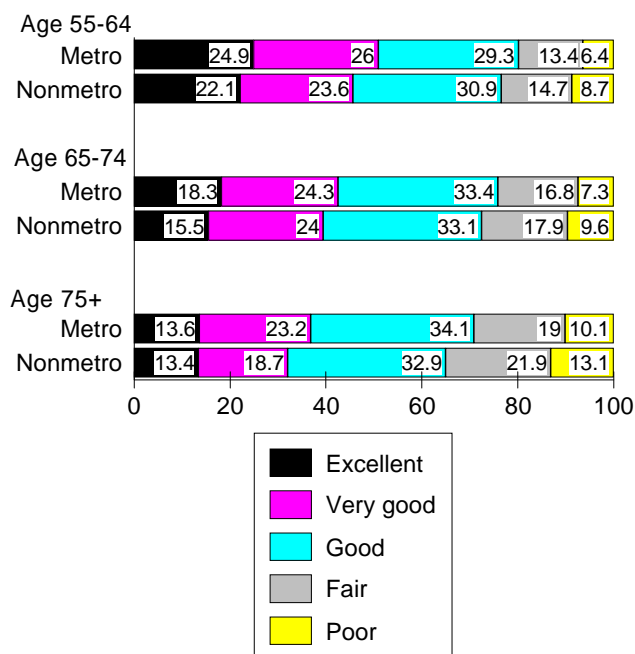
Source: 1996 March Current Population Survey (CPS) data file.

Figure 3

**Percentage of persons 55 and older living alone, by residence, 1996***The likelihood of living alone increases with age, more so for nonmetro elderly persons*

Source: 1996 March Current Population Survey (CPS) data file.

Figure 4

**Percent distribution of persons 55 and older by health status and residence, 1994***The nonmetro older population was more likely to assess their health as fair or poor than their metro counterparts*

Source: 1994 National Health Interview Survey (NHIS) data file.

### The Nonmetro Elderly Are Less Educated Than Their Metro Counterparts

While 26 percent of metro elders age 60-74 had not graduated from high school, 36 percent of nonmetro elders had not graduated (fig. 5). An even more striking difference is found among the oldest old; 38 percent of metro and 52 percent of nonmetro elders 75 and older had not completed high school. This educational gap may have placed the nonmetro older population at a financial disadvantage throughout their working careers, resulting in higher poverty rates and lower retirement incomes.

A major shift in labor force participation occurs between ages 55-59 and 60 years and older due to retirement or partial retirement. In 1996, 63 percent of nonmetro persons age 55-59 were employed, declining to 27 percent of those age 60-74 and 5 percent of the oldest old (fig. 6). Typically, persons age 60 and older are not in the labor force because of retirement; a somewhat lower proportion of nonmetro elders was retired in 1996 than metro elders. A greater share of nonmetro elders was not in the labor force due to disability—nearly 9 percent of nonmetro persons age 60-74 were disabled, compared with 5 percent of their metro counterparts.

### Nonmetro Elders Had Lower Incomes Than Metro Elders at Each Age Over 55

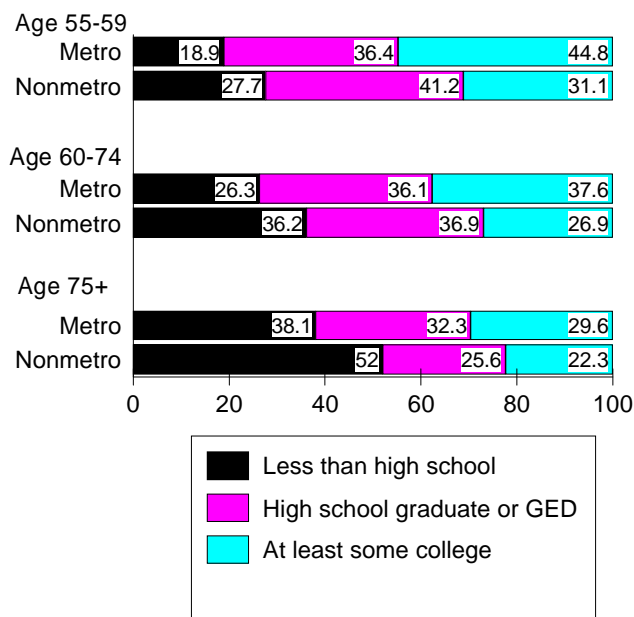
The income gap appears to have narrowed somewhat by age 75, where the median income was \$11,024 for metro and \$9,520 for nonmetro oldest old (fig. 7). Income differences by race are large. For nonmetro persons age 60-74, median income was \$11,489 in 1995; White median income was \$12,037, and Black median income was \$7,025.

Nonmetro elders depended somewhat more on Social Security income than metro elders, who were more likely to have other sources of retirement income. Among 60- to 74-year-olds, 75 percent in nonmetro areas received Social Security income compared with 69 percent in metro areas. There was less disparity at age 75 and older, though nonmetro elders were still more likely to depend on Social Security—95 percent of nonmetro and 93

Figure 5

#### Percent distribution of persons 55 and older by educational attainment and residence, 1996

*The nonmetro older population was less educated than the metro population, with a marked educational gap among the oldest old*



Source: 1996 March Current Population Survey (CPS) data file.

percent of metro elders received such income. Thirty percent of metro persons age 60 and over received retirement income other than Social Security, compared with 24 percent of nonmetro elders. Monthly Social Security benefits in 1990 averaged \$60 less for beneficiaries 65 years of age or older in nonmetro areas (\$539) than for those in metro areas (\$599).

### Poverty Rates of the Nonmetro Elderly Are Higher Than Those of Metro Residents

At ages 60-74, nearly 11 percent of nonmetro elders were poor and 14 percent near-poor (100-149 percent of poverty level), compared with 9 percent poor and 10 percent near-poor among metro elders (fig. 8). The residential difference in poverty is more pronounced among the oldest old. For those 75 years and older, 42 percent of nonmetro elders were poor or near-poor, compared with 28 percent of their metro counterparts. A higher proportion of the nonmetro than metro elderly population is 75 years or older, and older age among the 60 and older population is associated with a higher likelihood of being poor.

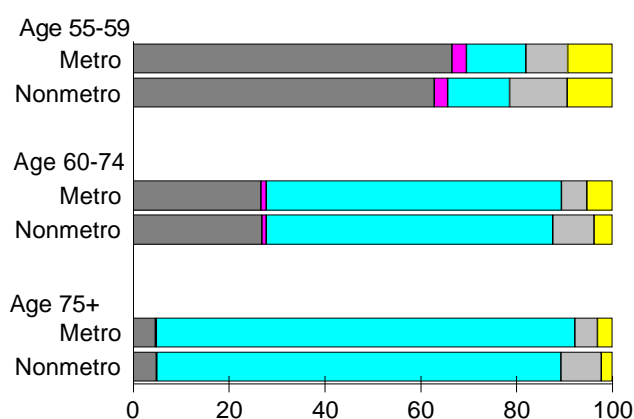
Minorities comprise a larger share of the poor older population than would be expected based upon their small representation among the elderly. In 1995, 81 percent of the poor population age 60-74 in nonmetro areas was White and 17 percent Black. A similar racial pattern is found for the oldest old—84 percent of the poor age 75 and older were White and 15 percent Black in nonmetro areas.

Older persons living alone are also more likely to be poor. Regardless of metro-nonmetro residence, 62 percent of the poverty population ages 60-74 were living alone. This is more pronounced for the oldest old, with 83 to 84 percent of the poverty population age 75 and older living alone. The elderly poor have less access to support services, good housing, adequate nutrition, and transportation, and are apt to be less healthy than their wealthier counterparts.

Figure 6

### Percent distribution of persons 55 and older by labor force status and residence, 1996

*Major shifts out of the labor force occur with advancing age, due to retirement and disability*



Source: 1996 March Current Population Survey (CPS) data file.

### The Nonmetro Elderly 65 Years and Older Are More Likely To Own Their Own Homes Than Their Metro Counterparts

In 1995, 84 percent of nonmetro households with persons age 65 and older owned their homes, compared with 76 percent in metro areas, although the nonmetro elderly's homes were typically of lower value. Housing units in nonmetro areas tend to have more physical problems than those in metro areas. In 1995, nearly 6 percent of elderly housing units in nonmetro areas had moderate physical problems and 3 percent had severe problems. This compares with 3 percent of metro elderly housing units having moderate problems and 2 percent severe physical problems.

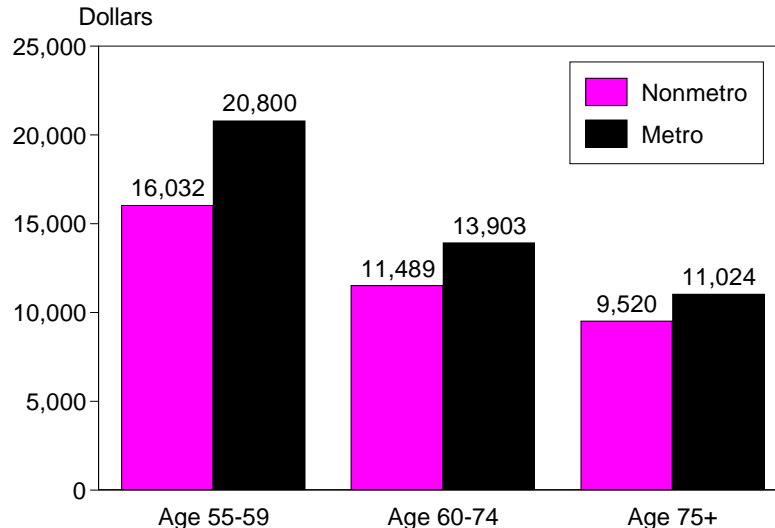
The U.S. population continues to age; the growth rate of the older population will be relatively modest over the next decade, but when the Baby Boom generation begins turning 65 in 2011, this segment of the population will experience rapid growth rates. The older population is widely distributed throughout the country, although nonmetro areas generally have higher proportions of the population age 60 and older. Issues such as access to medical and social services are more critical for the nonmetro elderly due to the lesser availability of such services in low-density areas. Because of the diversity in the nonmetro population and differing patterns of growth in the nonmetro elderly, local communities will need to adapt different strategies and policies to meet the needs of the elderly.

[Carolyn C. Rogers, 202-501-8107 (after October 24, 202-694-5436), [crogers@econ.ag.gov](mailto:crogers@econ.ag.gov)]

Figure 7

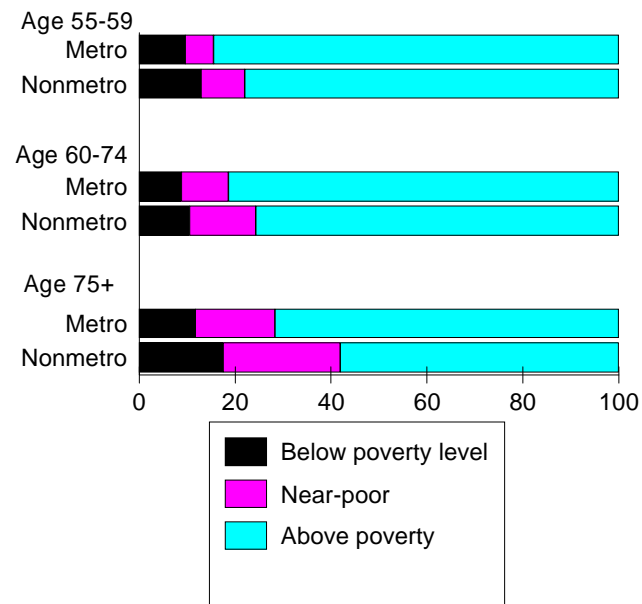
#### Median income of persons 55 and older by residence, 1996

*The median income of the nonmetro elderly was lower than that of the metro elderly*



Source: 1996 March Current Population Survey (CPS) data file.

Figure 8

**Percent distribution of persons 55 and older by poverty status and residence, 1996***A larger proportion of the nonmetro elderly are poor or near-poor*

Source: 1996 March Current Population Survey (CPS) data file.